

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS  
SHERMAN DIVISION

IN RE:  
Elizabeth Ellen Sparrow

SSN(s): xxx-xx-1306  
6400 Windcrest Drive #328  
Plano, TX 75024

Debtor

CASE NO: 12-42354  
Chapter 13

You should read this Plan carefully and discuss it with your attorney. Confirmation of this Plan by the Bankruptcy Court may modify your rights by providing for payment of less than the full amount of your claim, by setting the value of the collateral securing your claim, and/or by setting the interest rate on your claim.

AMENDED 1/14/2013  
CHAPTER 13 PLAN

Debtor or Debtors (hereinafter called "Debtor") proposes this Chapter 13 Plan:

- Submission of Income.** Debtor submits to the supervision and control of the Chapter 13 Trustee ("Trustee") all or such portion of future earnings or other future income of Debtor as is necessary for the execution of this Plan.
- Plan Payments and Length of Plan.** Debtor will pay the sum of \$250.00 per month to Trustee by ☐ Payroll Deduction(s) or by ☒ Direct Payment(s) for the period of 60 months, unless all allowed claims in every class, other than long-term claims, are paid in full in a shorter period of time. The term of this Plan shall not exceed sixty (60) months. See 11 U.S.C. §§ 1325(b)(1)(B) and 1325(b)(4). Each pre-confirmation plan payment shall be reduced by any pre-confirmation adequate protection payment(s) made pursuant to Plan paragraph 6(A)(i) and § 1326(a)(1)(C).

The following alternative provision will apply if selected:

☐ Variable Plan Payments

Beginning Month	Ending Month	Amount of Monthly Payment	Total
1 (09/29/2012)	60 (08/29/2017)	\$250.00	\$15,000.00
Grand Total:			\$15,000.00

- Payment of Claims.** The amounts listed for claims in this Plan are based upon Debtor's best estimate and belief. Allowed claims shall be paid to the holders thereof in accordance with the terms thereof. From the monthly payments described above, the Chapter 13 Trustee shall pay the following allowed claims in the manner and amounts specified. Claims filed by a creditor designated as secured or priority but which are found by the Court to be otherwise shall be treated as set forth in the Trustee's Recommendation Concerning Claims.

- Administrative Claims.** Trustee will pay in full allowed administrative claims and expenses pursuant to § 507(a)(2) as set forth below, unless the holder of such claim or expense has agreed to a different treatment of its claim.

(A). **Trustee's Fees.** Trustee shall receive a fee for each disbursement, the percentage of which is fixed by the United States Trustee.

(B). **Debtor's Attorney's Fees.** The total attorney fee as of the date of filing of the petition is \$1,500.00. The amount of \$1,500.00 was paid prior to the filing of the case. The balance of \$0.00 will be paid ☒ from first funds upon confirmation, or in the alternative ☐ from the remaining balance of funds available after specified monthly payments. The total attorney fees are subject to reduction by notice provided in the Trustee's Recommendation Concerning Claims to an amount consistent with LBR 2016(h) absent a certification from debtors attorney regarding legal services provided pertaining to automatic stay litigation occurring in the case.

Case No: 12-42354  
Debtor(s): Elizabeth Ellen Sparrow

**5. Priority Claims.**

**(A). Domestic Support Obligations.**

☒ None. If none, skip to Plan paragraph 5(B).

- (i). Debtor is required to pay all post-petition domestic support obligations directly to the holder of the claim.
- (ii). The name(s) and address(es) of the holder of any domestic support obligation are as follows. See 11 U.S.C. §§ 101(14A) and 1302(b)(6).

**(iii). Anticipated Domestic Support Obligation Arrearage Claims**

(a). Unless otherwise specified in this Plan, priority claims under 11 U.S.C. § 507(a)(1) will be paid in full pursuant to 11 U.S.C. § 1322(a)(2). These claims will be paid at the same time as claims secured by personal property, arrearage claims secured by real property, and arrearage claims for assumed leases or executory contracts.

☒ None; or

(a) Creditor (Name and Address)	(b) Estimated arrearage claim	(c) Projected monthly arrearage payment / Months
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(b). Pursuant to §§ 507(a)(1)(B) and 1322(a)(4), the following domestic support obligation claims are assigned to, owed to, or recoverable by a governmental unit.

☒ None; or

Claimant and proposed treatment:

(a) Claimant	(b) Proposed Treatment
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**(B). Other Priority Claims (e.g., tax claims).** These priority claims will be paid in full, but will not be funded until after all secured claims, lease arrearage claims, and domestic support claims are paid in full.

(a) Creditor	(b) Estimated claim
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**6. Secured Claims.**

**(A). Claims Secured by Personal Property Which Debtor Intends to Retain.**

- (i). **Pre-confirmation adequate protection payments.** Unless the Court orders otherwise, no later than 30 days after the date of the filing of this plan or the order for relief, whichever is earlier, the Debtor shall make the following adequate protection payments to creditors pursuant to § 1326(a)(1)(C). If the Debtor elects to make such adequate protection payments on allowed claims to the Trustee pending confirmation of the plan, the creditor shall have an administrative lien on such payment(s), subject to objection. If Debtor elects to make such adequate protection payments directly to the creditor, Debtor shall provide evidence of such payment to the Trustee, including the amount and date of the payment, as confirmation is prohibited without said proof.

Debtor shall make the following adequate protection payments:

- ☐ directly to the creditor; or
- ☐ to the Trustee pending confirmation of the plan.

(a) Creditor	(b) Collateral	(c) Adequate protection payment amount
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Case No: 12-42354

Debtor(s): Elizabeth Ellen Sparrow

(ii). **Post confirmation payments.** Post-confirmation payments to creditors holding claims secured by personal property shall be paid as set forth in subparagraphs (a) and (b). If Debtor elects to propose a different method of payment, such provision is set forth in subparagraph (c).

(a). **Claims to Which § 506 Valuation is NOT Applicable.** Claims listed in this subsection consist of debts secured by a purchase money security interest in a vehicle for which the debt was incurred within 910 days of filing the bankruptcy petition, or, if the collateral for the debt is any other thing of value, the debt was incurred within 1 year of filing. See § 1325(a)(5). After confirmation of the plan, the Trustee will pay to the holder of each allowed secured claim the monthly payment in column (f) based upon the amount of the claim in column (d) with interest at the rate stated in column (e). Upon confirmation of the plan, the interest rate shown below or as modified will be binding unless a timely written objection to confirmation is filed and sustained by the Court. Payments distributed by the Trustee are subject to the availability of funds.

☒ None; or

(a) Creditor; and (b) Collateral	(c) Purchase date	(d) Estimated Claim	(e) Interest rate	(f) Monthly payment / Months
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(b). **Claims to Which § 506 Valuation is Applicable.** Claims listed in this subsection consist of any claims secured by personal property not described in Plan paragraph 6(A)(ii)(a). After confirmation of the plan, the Trustee will pay to the holder of each allowed secured claim the monthly payment in column (f) based upon the replacement value as stated in column (d) or the amount of the claim, whichever is less, with interest at the rate stated in column (e). The portion of any allowed claim that exceeds the value indicated below will be treated as an unsecured claim. Upon confirmation of the plan, the valuation and interest rate shown below or as modified will be binding unless a timely written objection to confirmation is filed and sustained by the Court. Payments distributed by the Trustee are subject to the availability of funds.

☒ None; or

(a) Creditor; and (b) Collateral	(c) Purchase date	(d) Replacement value	(e) Interest rate	(f) Monthly payment / Months
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(B). **Claims Secured by Real Property Which Debtor Intends to Retain.** Debtor will make all post-petition mortgage payments directly to each mortgage creditor as those payments ordinarily come due. These regular monthly mortgage payments, which may be adjusted up or down as provided for under the loan documents, are due beginning the first due date after the case is filed and continuing each month thereafter, unless this Plan provides otherwise. Trustee may pay each allowed arrearage claim at the monthly rate indicated below until paid in full. Trustee will pay interest on the mortgage arrearage if the creditor requests interest, unless an objection to the claim is filed and an order is entered disallowing the requested interest.

(a) Creditor; and (b) Property description	(c) Estimated pre-petition arrearage	(d) Interest rate	(e) Projected monthly arrearage payment / Months
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(C). **Surrender of Collateral.** Debtor will surrender the following collateral no later than thirty (30) days from the filing of the petition unless specified otherwise in the Plan. Any involuntary repossession/foreclosure prior to confirmation of this Plan must be obtained by a filed motion and Court order, unless the automatic stay no longer applies under § 362(c). Upon Plan confirmation, the automatic stay will be deemed lifted for the collateral identified below for surrender and the creditor need not file a Motion to Lift Stay in order to repossess, foreclose upon or sell the collateral. Nothing herein is intended to lift any applicable co-Debtor stay, or to abrogate Debtor's state law contract rights.

Case No: 12-42354  
Debtor(s): Elizabeth Ellen Sparrow

(a) Creditor	(b) Collateral to be surrendered
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(D). **Void Lien:** The secured creditors listed below hold a non-purchase money, non-possessory security interest on Debtor's exempt property. Their lien will be voided pursuant to 11 U.S.C. § 522(f) and their claim treated as unsecured and paid pursuant to paragraph 7 below.

Name of Creditor	Collateral Description	Estimated Claim
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7. **Unsecured Claims.** Debtor estimates that the total general unsecured debt not separately classified in Plan paragraph 12 is \$13,390.00. After all other classes have been paid, Trustee will pay to the creditors with allowed general unsecured claims a pro rata share of \$13,500.00. Trustee is authorized to increase this dollar amount if necessary, in order to comply with the applicable commitment period stated in paragraph 2 of this Plan.

8. **Executory Contracts and Unexpired Leases.** All executory contracts and unexpired leases are assumed, unless rejected herein. Payments due after the filing of the case will be paid directly by Debtor (c) or through the plan by the Trustee (d), as set forth below.

Debtor proposes to cure any default by paying the arrearage on the assumed leases or unexpired contracts in the amounts projected in column (e) at the same time that payments are made to secured creditors. All other executory contracts and unexpired leases of personal property are rejected upon conclusion of the confirmation hearing.

☐ None; or

(a) Creditor; and (b) Nature of lease or executory contract	(c) Payment to be paid directly by Debtor	(d) Payment to be paid through plan by Trustee / Months	(e) Projected arrearage monthly payment through plan (for informational purposes) / Months
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AT&T  
Cell phone contract \$250.00

The Domaine  
Rental Lease \$969.00

9. **Property of the Estate.** Upon confirmation of this plan, title of the property of the estate shall vest in DEBTOR(S), unless the Court orders otherwise.

10. **Post-petition claims.** The DEBTOR(S) will not incur any post-petition consumer debt except upon written approval of the Court or the Standing Chapter 13 Trustee. Post-petition claims will be allowed only as specified in 11 U.S.C. § 1305.

11. **General Provisions.** Post-Petition earnings during the pendency of this case shall remain property of the estate notwithstanding section 1327. Any remaining funds held by the Trustee after dismissal or conversion of a confirmed plan may be distributed to creditors pursuant to these provisions. Notwithstanding section 1329(a), the Trustee may bring a motion anytime within the applicable commitment period of the Plan to modify debtor's Plan to meet the criteria of section 1325(b). Any funds sent to the debtor(s) in care of the Trustee, during the pendency of this case may be deposited to the debtor's account and disbursed to creditors holding allowed claims pursuant to this Plan, the Confirmation Order, and/or as set forth in the Trustee's Recommendation Concerning Claims.

Case No: 12-42354  
Debtor(s): Elizabeth Ellen Sparrow

**12. Other Provisions:**

**(A). Special classes of unsecured claims.**

Name of Unsecured Creditor	Remarks
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**(B). Other direct payments to creditors.**

Name of Creditor	Remarks
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American Honda Finance  
Department Of Education  
Department Of Education  
Sallie Mae  
Sallie Mae  
Sallie Mae  
Sallie Mae  
The Domaine

**(C). Additional provisions.**  
None.

Special Note: This plan is intended as an exact copy of the recommended form prepared by the Standing Chapter 13 Trustees for this District, except as to any added paragraphs after paragraph 11 above. The Chapter 13 trustee shall be held harmless for any changes in this plan from the recommended form dated July 1, 2005.

Date: January 14, 2013

/s/ Elizabeth Ellen Sparrow

Elizabeth Ellen Sparrow, Debtor

/s/ John Hopping

John Hopping, Debtor's Attorney

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS  
SHERMAN DIVISION**

**IN RE: Elizabeth Ellen Sparrow**

**Debtor**

**CASE NO. 12-42354**

## CHAPTER 13

**Joint Debtor**

## CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that on January 14, 2013, a copy of the attached Chapter 13 Plan, with any attachments, was served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

**/s/ John Hopping**

**John Hopping**  
**Bar ID:24007384**  
**The Hopping Law Group, PC**  
**3141 Hood St**  
**Suite 600**  
**Dallas, TX 75219**  
**(214) 599-2000**

Label Matrix for local noticing  
0540-4  
Case 12-42354  
Eastern District of Texas  
Sherman  
Mon Jan 14 16:05:20 CST 2013

(p)AMERICAN HONDA FINANCE  
P O BOX 168088  
IRVING TX 75016-8088

AT&T  
PO Box 537104  
Atlanta, GA 30353-7104

Allstate Insurance  
PO Box 3589  
Akron, OH 44309-3589

Attorney General of Texas  
Bankruptcy / Collections Division  
PO Box 12548  
Austin, TX 78711-2548

Barclays Bank Delaware  
Attention: Bankruptcy  
PO Box 1337  
Philadelphia, PA 19101

Capital One  
Attn: Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130-0285

Capital One  
Capital One Bank (USA) N.A.  
PO Box 30285  
Salt Lake City, UT 84130-0285

Capital One  
PO Box 26625  
Richmond, VA 23261-6625

Care Credit  
Attn: bankruptcy  
PO Box 103104  
Roswell, GA 30076-9104

Chase  
PO Box 15298  
Wilmington, DE 19850-5298

Chase  
PO Box 24696  
Columbus, OH 43224-0696

Citibank  
Attn.: Centralized Bankruptcy  
PO Box 20507  
Kansas City, MO 64195-0507

Collin County Court at Law No 2  
1800 N. Graves St  
McKinney, TX 75069-3422

Janna L. Countryman  
P. O. Box 941166  
Plano, TX 75094-1166

Department Of Education  
PO Box 9635  
Wilkes Barre, PA 18773-9635

Dillards  
Attention: Bankruptcy  
PO Box 103104  
Roswell, GA 30076-9104

Discount Tire  
PO Box 981439  
El Paso, TX 79998-1439

(p)DISCOVER FINANCIAL SERVICES LLC  
PO BOX 3025  
NEW ALBANY OH 43054-3025

Dustin Sparrow  
6400 Windcrest Dr #328  
Plano, TX 75024-3051

Equifax Credit Information Services, Inc  
PO Box 740241  
Atlanta, GA 30374-0241

Experian  
PO Box 2002  
Allen, TX 75013-2002

Ford Credit  
PO Box 6275  
Deerborn, MI 48121-6275

Global Credit Union  
1520 W 3rd Ave  
Spokane, WA 99201-7040

HSBC  
Attn: Bankruptcy Department  
PO Box 5263  
Carol Stream, IL 60197-5263

Haverty Furniture  
PO Box 5787  
Chattanooga, TN 37406-0787

John Hopping  
The Hopping Law Group, PC  
3141 Hood Street, Suite 600  
Dallas, TX 75219-5021

InSolve Recovery, LLC, c/o Capital Recovery  
Dept 3203  
PO BOX 123203  
DALLAS, TX 75312-3203

Internal Revenue Service  
PO Box 7346  
Philadelphia, PA 19101-7346

JC Penny  
Attention: Bankruptcy  
PO Box 103104  
Roswell, GA 30076-9104

KEYSTONE RECOVERY PARTNERS LLC, SERIES A  
C O WEINSTEIN AND RILEY, PS  
2001 WESTERN AVENUE, STE 400  
SEATTLE, WA 98121-3132

Keystone Recovery Partners, Series II  
c/o Weinstein & Riley, P.S.  
2001 Western Ave., Ste. 400  
Seattle, WA 98121-3132

Kohls  
N56 W 17000 Ridgewood Dr  
Menomonee Falls, WI 53051-7096

LVNV Funding LLC  
PO Box 740281  
Houston, TX 77274-0281

Lacks Furniture  
1600 NE Loop 410 Suite 112  
San Antonio, TX 78209-1612

Macys  
9111 Duke Blvd  
Mason, OH 45040-8999

Michael J. Scott  
Attorney at Law  
PO Box 115220  
Carrollton, TX 75011-5220

Midland Mortgage  
Attention: Bankruptcy  
PO Box 26648  
Oklahoma City, OK 73126-0648

(p) PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Professional Finance Company  
5754 W 11th St, Ste 100  
Greeley, CO 80634-4811

Rooms To Go  
PO Box 965036  
Orlando, FL 32896-5036

Sallie Mae  
Attn: Bankruptcy  
PO Box 9500  
Wilkes-Barre, PA 18773-9500

Sallie Mae  
Attn: Claims Department  
PO Box 9500  
Wilkes-Barre, PA 18773-9500

Sallie Mae PC Trust  
c/o Sallie Mae Inc.  
220 Lasley Ave  
Wilkes-Barre, PA 18706-1496

Sears  
PO Box 6282  
Sioux Falls, SD 57117-6282

Sicole Botello  
404 Faulkner Dr  
Clarksville, TN 37042-1336

Elizabeth Ellen Sparrow  
6400 Windcrest Drive #328  
Plano, TX 75024-3055

TXU Energy  
Attention: Bankruptcy  
PO Box 650393  
Dallas, TX 75265-0393

Texas Workforce Commission  
Regulatory Enforcement Division  
101 E. 15th Street, Rm 556  
Austin, TX 78778-0001

The Domaine  
6400 Windcrest Drive  
Plano, TX 75024-3051

The Gap  
PO Box 965005  
Orlando, FL 32896-5005

TransUnion Consumer Solutions  
PO Box 2000  
Chester, PA 19016-2000

U.S. Attorney General  
Department of Justice  
Main Justice Building  
10th & Constitution Ave., NW  
Washington, DC 20530-0001

U.S. Attorney General  
Main Justice Building  
Tenth & Constitution Ave, N.W.  
Washington, DC 20530-0001

US Trustee  
Office of the U.S. Trustee  
110 N. College Ave.  
Suite 300  
Tyler, TX 75702-7231

Viewpoint Bank  
Attention: Bankruptcy  
2101 Custer Rd.  
Plano, TX 75075-2962

Wells Fargo Home Mortgage  
PO Box 10335  
Des Moines, IA 50306-0335

World Financial Bank  
PO Box 94498  
Las Vegas, NV 89193-4498



The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

AMERICAN HONDA FINANCE CORPORATION  
NATIONAL BANKRUPTCY CENTER  
P.O. BOX 168088  
IRVING, TX 75016-8088

(d)American Honda Finance  
3625 W Royal Ln Ste 200  
Irving, TX 75063

Discover Financial  
PO Box 15316  
Wilmington, DE 19850

Portfolio Recovery Associates, LLC  
POB 41067  
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)866-716-6441

(d)Citibank  
Attn: Centralized Bankruptcy  
PO Box 20507  
Kansas City, MO 64195-0507

(d)Dillards  
Attn: Bankruptcy  
PO Box 103104  
Roswell, GA 30076-9104

(d)Keystone Recovery Partners, Series II  
c/o Weinstein & Riley, P.S.  
2001 Western Ave., Ste. 400  
Seattle, WA 98121-3132

End of Label Matrix  
Mailable recipients 57  
Bypassed recipients 4  
Total 61